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Official Form 1 (4	1/07)			D0	Cument	1 0	gc I	01 12			
·	τ				ruptcy (of Illinoi					Volunta	ry Petition
Name of Debtor (if Henderson, R		r Last, First,	Middle):			Name	of Joint	Debtor (Spous	e) (Last, First	, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):						
AKA Renee M			A Rene	e McCoy	/			, ,		,	
Last four digits of S	oc. Sec./Comple	te EIN or otl	ner Tax I	D No. (if mo	ore than one, state	all) Last f	our digits	s of Soc. Sec./C	Complete EIN	or other Tax ID No). (if more than one, state all
Street Address of Do 15325 S Hono Harvey, IL		treet, City, a	nd State)	:		Street	Address	of Joint Debto	or (No. and St	reet, City, and State):
i iai vey, i∟				г	ZIP Code 60426						ZIP Code
County of Residence	e or of the Princi	ipal Place of	Busines		60426	Count	ty of Resi	idence or of the	e Principal Pl	ace of Business:	
Mailing Address of	Debtor (if different	ent from stre	et addres	ss):		Mailii	ng Addre	ess of Joint Deb	otor (if differe	nt from street addre	ss):
				г	ZIP Code						ZIP Code
Location of Principa (if different from str											
(Form (Ch Individual (incluse Exhibit D or Corporation (incluse Partnership ☐ Other (If debtor is	n page 2 of this facture and I	Corm. LLP) ove entities,	Sing in 1 Rail Stoo	(Checl lth Care Bu gle Asset R. 1 U.S.C. § road ckbroker amodity Br aring Bank er Tax-Exe (Check bos tor is a tax- er Title 26	eal Estate as of 101 (51B)	nization States	Cha	the apter 7	Petition is F	by for	or Recognition occeeding or Recognition
is unable to pay Filing Fee waive	nttached paid in installme plication for the fee except in ins	court's consistallments. Replicable to ch	ble to inc deration ule 1006 apter 7 i	certifying t (b). See Offindividuals	that the debto icial Form 3A. only). Must	r Check	Debtor c if: Debtor' to insid c all appli A plan Accepta	is a small busi is not a small busi 's aggregate no lers or affiliates icable boxes: is being filed vances of the pla	oncontingent las) are less that with this petitian were solici	s defined in 11 U.S. or as defined in 11 U.S. or as defined in 11 U.S. diquidated debts (excn \$2,190,000.	U.S.C. § 101(51D). cluding debts owed
Statistical/Adminis Debtor estimates there will be no	s that funds will	be available exempt prope	erty is ex	cluded and	administrativ			,	_	S SPACE IS FOR COU	
Estimated Number of 1- 50 49 99	0- 100- 9 199	200- 999	1000- 5,000	5001- 10,000	10,001- 25,000	25,001- 50,000	100,000 100,000				
Estimated Assets									-		
\$0 to \$10,000	\$10,00 \$100,0		\$100 \$1 r	0,001 to nillion		0,001 to million		More than \$100 million			
Estimated Liabilities \$0 to \$50,000	\$ \$50,00 \$100.0		□ \$100 \$1.r	0,001 to		0,001 to		More than \$100 million			

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Official Form 1 (4/07) FORM B1, Page 2

Official Form 1	1 (4/07)	1 4ge 2 61 12	FORM B1, Page 2		
Voluntary	Petition	Name of Debtor(s): Henderson, Renee			
(This page mus	st be completed and filed in every case)				
	All Prior Bankruptcy Cases Filed Within Last	8 Years (If more than two, attach add	ditional sheet)		
Location Where Filed:	- None -	Case Number:	Date Filed:		
Location Where Filed:		Case Number:	Date Filed:		
Pen	nding Bankruptcy Case Filed by any Spouse, Partner, or		one, attach additional sheet)		
Name of Debto - None -	or:	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
	Exhibit A	Ex	hibit B		
forms 10K an pursuant to So	leted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission ection 13 or 15(d) of the Securities Exchange Act of 1934 ting relief under chapter 11.)	(To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).			
□ Exhibit A	A is attached and made a part of this petition.	X /s/ Lorraine M. Greenberg ARDC NoAugust 4, 2007 Signature of Attorney for Debtor(s) (Date) Lorraine M. Greenberg ARDC No.: 03129023			
	Exh	ibit C			
	r own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identifiable	harm to public health or safety?		
	Fyh	ibit D			
_	eted by every individual debtor. If a joint petition is filed, each completed and signed by the debtor is attached and made and petition:	•	separate Exhibit D.)		
☐ Exhibit I	D also completed and signed by the joint debtor is attached a	and made a part of this petition.			
	Information Regardin	_			
	 (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. 				
	There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.				
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	in the United States but is a defendar ne interests of the parties will be serve	nt in an action or d in regard to the relief		
	Statement by a Debtor Who Resides (Check all appl		7		
Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)					
	(Name of landlord that obtained judgment)				
	(Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, th permitted to cure the entire monetary default that gave rise possession was entered, and				
	Debtor has included in this petition the deposit with the co after the filing of the petition.	urt of any rent that would become due	e during the 30-day period		

Official Form 1 (4/07)

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Renee Henderson

Signature of Debtor Renee Henderson

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

August 4, 2007

Date

Signature of Attorney

X /s/ Lorraine M. Greenberg ARDC No.:

Signature of Attorney for Debtor(s)

Lorraine M. Greenberg ARDC No.: 03129023

Printed Name of Attorney for Debtor(s)

Lorraine Greenberg and Associates LLC

Firm Name

20 E. Jackson Blvd. Suite 800 Chicago, IL 60604

Address

Email: lgreenberg@greenberglaw.net 312-408-0007 Fax: 312-264-5620

Telephone Number

August 4, 2007

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Henderson, Renee

Signatures

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Renee Henderson		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exh. D (10/06) - Cont. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct. Signature of Debtor: /s/ Renee Henderson Renee Henderson

Date: August 4, 2007

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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B 201 (04/09/06)

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by \S 342(b) of the Bankruptcy Code.

/s/ Lorraine M. Greenberg ARDC	\RDC	
X No.:	August 4, 2007	
Signature of Attorney	Date	
of Debtor ead this notice.		
X /s/ Renee Henderson	August 4, 2007	
Signature of Debtor	Date	
X		
Signature of Joint Debtor (if any)		
	No.: Signature of Attorney of Debtor ead this notice. X /s/ Renee Henderson Signature of Debtor	

Aamir Safdar, M.D. 7425 James Ave, Suite 200 Woodridge, IL 60517

ACS PO Box 9001560 Louisville, KY 40290-1560

ACS POB 7051 Utica, NY 13504-7051

Advocate MSO Services 701 Lee Street Des Plaines, IL 60016

Ambulance Billing Consultants PO Box 471 West Point, GA 31833

American Access Casualty Company 600 Hunter Drive Suite 100 Oak Brook, IL 60523

American Cardio Labs PMB 150 27702 Crown Valley #D-4 Ladera Ranch, CA 92694

Arrow Financial Services 7301 North Lincoln Avenue Suite 220 Lincolnwood, IL 60712

Bud's Ambulance Service P.O. Box 659 Dolton, IL 60419

CBCS 21 PO Box 1615 Grand Rapids, MI 49501-1615 Children's Memorial Medical Group 75 Remittance Drive, Ste. 1312 Chicago, IL 60675-1312

Children's Surgical Foundation 35422 Eagle Way Chicago, IL 60678

Christ Hospital and Medical Center 4440 W. 95th Street Attention: Patient Accounts Oaklawn, IL 60453

City of Chicago - Dept of Revenue - Ambulance Services - EMS 33589 Treasury Center Chicago, IL 60694-3500

Dependon Collection Services PO Box 6074 River Forest, IL 60305-6074

Dr. George Dengles c/o Harvard Collection Services Inc 4839 N Elston Ave Chicago, IL 60630-2534

Ericka Pierce 16850 S Clyde Ave South Holland, IL 60473

Ericka Pierce c/o Ronald J.Scaletta 166 W Washington Street, Suite 600 Chicago, IL 60602

Hartgrove Hospital Attention Patient Accounts

Harvard Collection 4839 North Elston Chicago, IL 60630 Healthwise Medical Center 5152 N Clark Street Chicago, IL 60640

ICS Collection Services P.O. Box 646 Oak Lawn, IL 60454-0646

Illinois Depart. of Transporation Division of Traffic Safety 3215 Executive Park Springfield, IL 62766

Ingalls Memorial Hospital 1 Ingalls Drive Attention Patient Accounts Harvey, IL 60426

J.B. Jenkins & Associates 1706 East 87th Street Chicago, IL 60617

Medical Busines Bureau, Inc. P.O. Box 1219
Park Ridge, IL 60068-7219

Medical Recovery Specialists 2200 East Devon Suite 288 Des Plaines, IL 60018

Medstar Laboratory Inc. 7716 W. Madison River Forest, IL 60305

Midwest Emergency Associates PO Box 6500 Chicago, IL 60680-6500

New Leaf Resources 2325 177th Street Lansing, IL 60438 North Shore Agency, Inc. 751 Summa Ave. Westbury, NY 11590

Northland Group, Inc. P.O. Box 390846 Edina, MN 55439

Oak Lawn Radiology Imaging 37241 Eagle Way Chicago, IL 60678

Pellettieri & Associates, LTD 991 Oak Creek Dr. Lombard, IL 60148-6408

Precise Ambulance Service 9982 Anderson Ave Chicago Ridge, IL 60415

RiverEdge Hospital/MSC 410116 PO Box 415000 Nashville, TN 37241-5000

Secretary of State Driver Services Dept 2701 S. Dirksen Parkway Springfield, IL 62723-0001

Sullivan Urgent Aid Center P.O. Box 87844 Carol Stream, IL 60188-7844

Trustmark Recovery Services 541 Otis Bowen Drive Munster, IN 46321

Van Ru Credit Corp PO Box 1018 Park Ridge, IL 60068-1018

Van Ru Credit Corp 1550 North Northwest Highway Suite 118 Park Ridge, IL 60068 WFS Financial PO Box 51470 Ontario, CA 91761

WFS Financial Attn: Bankruptcy P.O. Box 25341 Santa Ana, CA 92799-5341